

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA**

In re:

Case No. 24-50641

Chapter 7

Stephanie Kay Meilach,

Debtor.

Stephanie Kay Meilach,

Adv. Proc. No. 25-05001

Plaintiff,

v.

U.S. Department of Education,

Defendant.

JUDGMENT

This proceeding came before the Court, and a decision or order for judgment was duly rendered, William J. Fisher, United States Bankruptcy Judge, presiding.

IT IS HEREBY ORDERED AND ADJUDGED:

1. Pursuant to the stipulation (ECF No. 14) and 11 U.S.C. § 523(a)(8), the portions of the National Student Loan Data System loans described in the stipulation (i.e., National Student Loan Data System Loans 9, 11 (accrued interest and principal in the amount of \$16,263.60 to date) are hereby **DISCHARGED**.

2. With respect to the remaining balance (Loan 10 \$3,641.85) and future interest on National Student Loan Data System Loan 10 held by Defendant, Plaintiff does not satisfy the criteria for discharge due to an “undue hardship” under 11 U.S.C. § 523(a)(8).

3. National Student Loan Data System Loan 10, in the amount of \$3,641.85 as described above, is not discharged under 11 U.S.C. § 523(a)(8) and is not subject to discharge under 11 U.S.C. § 524(a).

Dated: *May 28, 2025*

Tricia Pepin
United States Bankruptcy Court Clerk

By: /e/ Deanie Hatch
Deputy Clerk